

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In Re: §  
§  
Erica Marie Packer § Case No. 17-15966  
§  
Debtor §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 05/23/2017 . The undersigned trustee was appointed on 05/23/2017 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 3,800.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	90.00
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of<sup>1</sup> \$ 3,710.00

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 02/01/2018 and the deadline for filing governmental claims was 02/01/2018 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 950.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 950.00 , for a total compensation of \$ 950.00 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 7.50 , for total expenses of \$ 7.50 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 03/13/2019 By: /s/Joji Takada, Chapter 7 Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit A

Case No: 17-15966 PSH Judge: Pamela S. Hollis Trustee Name: Joji Takada, Chapter 7 Trustee

Case Name: Erica Marie Packer Date Filed (f) or Converted (c): 05/23/2017 (f)

341(a) Meeting Date: 06/29/2017

For Period Ending: 03/13/2019 Claims Bar Date: 02/01/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Fraudulent Transfer (u)  \$5000 payment to mother within 12 months of bankruptcy filing.	5,000.00	3,800.00		3,800.00	FA
2. Vehicle  2003 Toyota Highlander with over 145,000 miles.	4,000.00	4,000.00		0.00	FA
3. Household Goods Furnishings  Furniture, linens, small appliances, table & chairs, bedroom set \$1,000 \$ 1_0_0_0_0_0	1,000.00	1,000.00		0.00	FA
4. Electronics  TV, computer, printer, music collection, cell phone \$500 \$ 5_0_0_0_0_0	500.00	500.00		0.00	FA
5. Other Misc Personal Property  Books, CDs, DVDs & Family Photos \$100 \$ 1_0_0_0_0_0	100.00	100.00		0.00	FA
6. Bank Account  Checking Account Chase \$ 2_5_0_0_0 Checking Account Bank of America \$ 9_5_0_0_0_0	975.00	975.00		0.00	FA
7. IRA ERISA Keough Pension Profit Sharing Plan  401(k) or similar plan Employer \$ U_n_k_n_o_w_n	Unknown	0.00		0.00	FA
8. Insurance Policy  Term life insurance \$0 \$ 0_0_0_0_0	0.00	0.00		0.00	FA
9. Clothing  Everyday clothes	100.00	0.00		0.00	FA
10. Jewelry  Everyday jewelry, costume jewelry	100.00	0.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values) \$11,775.00 \$10,375.00 \$3,800.00 \$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Investigate insider payment to father within 12 months of petition date. - Joji Takada 7/10/2017

Compromise re: insider payment subject to payment plan. - Joji Takada 11/20/2017

Exhibit A

Installment payments being made per settlement. - Joji Takada 2/16/2018

Consulting with tax professional re: tax returns. - Joji Takada 5/26/2018

Review claims and prepare TFR. - Joji Takada 10/1/2018

Initial Projected Date of Final Report (TFR): 12/30/2018

Current Projected Date of Final Report (TFR): 06/30/2019

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-15966

Trustee Name: Joji Takada, Chapter 7 Trustee

Exhibit B

Case Name: Erica Marie Packer

Bank Name: Associated Bank

Account Number/CD#: XXXXXX0528

Checking

Taxpayer ID No: XX-XXX8090

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 03/13/2019

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
11/01/17	1	Erica Packer	Settlement payment Installment payment re compromise of preference payment to mother	1241-000	\$750.00		\$750.00
04/09/18	1	Erica Packer	Settlement payment Final installment payment re preference payment.	1241-000	\$3,050.00		\$3,800.00
05/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$3,790.00
06/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$3,780.00
07/09/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$3,770.00
08/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$3,760.00
09/10/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$3,750.00
10/05/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$3,740.00
11/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$3,730.00
12/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$3,720.00
01/08/19		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$3,710.00

COLUMN TOTALS	\$3,800.00	\$90.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$3,800.00	\$90.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$3,800.00	\$90.00

Page Subtotals: \$3,800.00 \$90.00

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0528 - Checking	\$3,800.00	\$90.00	\$3,710.00
	\$3,800.00	\$90.00	\$3,710.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$3,800.00		
Total Gross Receipts:	\$3,800.00		

Page Subtotals: \$0.00 \$0.00

Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 17-15966

Date: March 13, 2019

Debtor Name: Erica Marie Packer

Claims Bar Date: 2/1/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Joji Takada 6336 North Cicero Avenue Chicago, IL 60646	Administrative		\$0.00	\$950.00	\$950.00
100 2200	Joji Takada 6336 North Cicero Avenue Chicago, IL 60646	Administrative		\$0.00	\$7.50	\$7.50
1 300 7100	Gwendolyn J. Sterk & Family Law Group 11528 W 183Rd Pl Ne Orland Park,IL 60467	Unsecured		\$0.00	\$10,000.00	\$10,000.00
2 300 7100	Capital One, N.A. C O Becket And Lee Llp Po Box 3001 Malvern, Pa 19355-0701	Unsecured		\$0.00	\$1,284.87	\$1,284.87
3 300 7100	Credit First Na Po Box 818011 Cleveland, Oh 44181	Unsecured		\$0.00	\$1,348.60	\$1,348.60
4 300 7100	Synchrony Bank C/O Pra Receivables Management, Llc Po Box 41021 Norfolk Va 23541	Unsecured		\$0.00	\$1,047.79	\$1,047.79
Case Totals				\$0.00	\$14,638.76	\$14,638.76

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 17-15966

Case Name: Erica Marie Packer

Trustee Name: Joji Takada, Chapter 7 Trustee

Balance on hand \$ 3,710.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Joji Takada	\$ 950.00	\$ 0.00	\$ 950.00
Trustee Expenses: Joji Takada	\$ 7.50	\$ 0.00	\$ 7.50

Total to be paid for chapter 7 administrative expenses \$ 957.50

Remaining Balance \$ 2,752.50

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE



The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 13,681.26 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 20.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Gwendolyn J. Sterk & Family Law Group	\$ 10,000.00	\$ 0.00	\$ 2,011.88
2	Capital One, N.A.	\$ 1,284.87	\$ 0.00	\$ 258.50
3	Credit First Na	\$ 1,348.60	\$ 0.00	\$ 271.32
4	Synchrony Bank	\$ 1,047.79	\$ 0.00	\$ 210.80

Total to be paid to timely general unsecured creditors \$ 2,752.50

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE